

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Kelly L Polizzi

Debtor(s)

Case No. 15-35822

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/21/2015.
- 2) The plan was confirmed on 03/04/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/01/2016, 08/11/2017.
- 5) The case was dismissed on 10/13/2017.
- 6) Number of months from filing to last payment: 19.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,950.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,987.00
Less amount refunded to debtor	\$2.29

NET RECEIPTS: **\$9,984.71**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,807.55
Court Costs	\$0.00
Trustee Expenses & Compensation	\$478.43
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,285.98**

Attorney fees paid and disclosed by debtor: \$690.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T MOBILITY II LLC	Unsecured	1,035.26	1,035.26	1,035.26	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	740.00	740.00	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	376.00	376.25	376.25	0.00	0.00
CAVALRY SPV I LLC	Unsecured	645.00	644.67	644.67	0.00	0.00
CNAC JOLIET INC	Unsecured	3,920.00	5,003.14	5,003.14	34.28	0.00
COLLECTION PROFESSIONALS INC	Unsecured	433.00	513.45	513.45	0.00	0.00
CREST FINANCIAL	Unsecured	NA	0.00	0.00	0.00	0.00
DUVERA FINANCIAL DBA EASYPAY	Unsecured	2,664.00	2,935.66	2,935.66	20.11	0.00
HEIGHTS FINANCE	Unsecured	NA	0.64	0.64	0.00	0.00
HEIGHTS FINANCE	Secured	398.00	398.00	398.00	396.48	0.00
ILLINOIS LENDING CORP	Unsecured	735.96	973.91	973.91	0.00	0.00
ILLINOIS TOLLWAY	Unsecured	858.00	15,525.50	15,525.50	106.37	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	426.00	426.50	426.50	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	606.00	606.30	606.30	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	2,960.00	3,002.31	3,002.31	20.57	0.00
POLOMAR ASSOCIATES	Unsecured	2,630.85	NA	NA	0.00	0.00
MARK S POLO DDS	Unsecured	859.74	NA	NA	0.00	0.00
MCSI INC/VILLAGE OF MOKENA	Unsecured	250.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP/COMC	Unsecured	336.00	NA	NA	0.00	0.00
IL TOLLWAY	Unsecured	15,525.50	NA	NA	0.00	0.00
US BANK	Unsecured	211.74	NA	NA	0.00	0.00
FIRST SAVINGS CREDIT CARD	Unsecured	462.08	NA	NA	0.00	0.00
FNCC/LEGACY VISA	Unsecured	406.00	NA	NA	0.00	0.00
AT&T/FRANKLIN COLLECTION	Unsecured	306.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Unsecured	0.00	NA	NA	0.00	0.00
COMCAST	Unsecured	229.48	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANFIELD PET HOSPITAL	Unsecured	147.80	NA	NA	0.00	0.00
ARNOLD SCOTT HARRIS	Unsecured	2,292.60	NA	NA	0.00	0.00
CCB INCORPORATED/BJ SALONS	Unsecured	128.00	NA	NA	0.00	0.00
CDA/PONTIAC/GRUNDY RADIOLOGI	Unsecured	115.00	NA	NA	0.00	0.00
CHASE	Unsecured	739.33	NA	NA	0.00	0.00
SPOT LOAN	Unsecured	NA	0.00	0.00	0.00	0.00
SPRINT CORP	Unsecured	1,004.00	1,004.57	1,004.57	0.00	0.00
T MOBILE	Unsecured	NA	165.71	165.71	0.00	0.00
TFC CREDIT CORP	Unsecured	1,652.00	1,434.85	1,434.85	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
WOLLEMI ACQUISITIONS LLC	Secured	22,127.64	22,127.64	22,127.64	4,892.84	1,228.08

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,127.64	\$4,892.84	\$1,228.08
All Other Secured	\$398.00	\$396.48	\$0.00
TOTAL SECURED:	\$22,525.64	\$5,289.32	\$1,228.08
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$34,388.72	\$181.33	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,285.98</u>
Disbursements to Creditors	<u>\$6,698.73</u>
TOTAL DISBURSEMENTS :	<u>\$9,984.71</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/04/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.